

The




EssentialTM Strategies

Course Guidebook

Joe Stumpfs
**BY REFERRAL
ONLY[®]**

The 7⁺ Essential Strategies™



*At By Referral Only,
we believe that the path to
prosperity in all areas of life is
through relationships.*

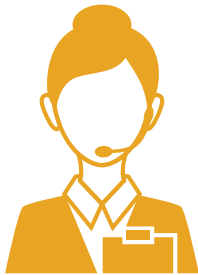
First, you need to have a healthy and happy relationship with yourself, which includes the discipline of personal self-care.

Self-care includes doing the personal work that opens your heart to constantly discovering the next highest version of yourself in the areas of life that matter to you most.

Self-care is not selfish, but it is taking amazing care of your mind, body, spirit and emotions. This allows you to show up in the world one moment at a time and to share your gifts to the fullest.

Now, I say, “the next highest version of yourself” because we are all in the process of becoming. As we explored in the Becoming Referable Program, the act of becoming is the process of removing all the resistance or unresolved issues that restrict you from fully living the vision you have created for yourself.

Now, we all enter into this conversation at different places on our paths. We are where we are because of the commitment we have made to ourselves to be where we are at. If you are struggling with money, it’s only because you identify more with struggling than you do with ease and grace. If you’re struggling with deep relationships, it’s only because you have practiced avoiding the depth of vulnerability.



The 7+ Essentials Was Created With The Thought That A Key Role We Play In Your Life Is Being **“Your Referral Assistant”**

Imagine if you were to hire a personal assistant to: organize your database, write a Birthday message to each of your clients, email it to them, notify you daily of the people who have received your emails, create and organize your Fun Day Monday contest, write a monthly postcard for you that reminds your clients how you can help them and mail it for you, give you several amazing Facebook posts to publish weekly, write your letter from the heart and email it to everyone in your database, write and email a special message eight times a year to your clients about a date close the heart, and provide a series of training videos for your business partners to help them grow their referral business. That is why you hired us to make sure that the hardest part of the work is done for you every month. As your Referral Assistant, we won't take a day off or miss a deadline or send something out that is not perfect.

In this class, we will go into greater depth on how to use the 7+ ESSENTIALS in your business to reach higher levels of Referability. Please, be patient with this process. What you're building is a referable business that will sustain you for a lifetime. You've chosen this path, and the key is to stay on the path. It will take a solid year of meaningful communications to your top 150 people to realize your next level of productivity. After that, every year you'll become stronger and stronger...

The 7+ ESSENTIALS are communications that we have tested and proven to produce meaningful conversation, which converts to appointments, which convert to commission checks.

SUCCESS STORIES



- On their coaching call today, Betsy and Donne reported that they had more business in the last 10 days than they did in the entire previous year. They attribute their success to staying in touch, THE 7+ ESSENTIALS and Betsy (who mails out greeting cards to her folks for various occasions, anniversaries, holidays etc.) and also regular calls (Donne is in charge of the calls). Betsy especially appreciates that BRO/myClients helps her keep organized and her systems in place.
- Launch email sent to 94 contacts. 49% open rate. 5 replies responding back. 1 Lead. I had to convince her that this is a real live lead. I'm amazed at how some are so stuck in their routine of no success that when they have a success we have to help them see how great they really are.
- Bill's 7+ ESSENTIALS launched on Monday and he was so excited about the immediate responses that he received. Bill said that within an hour he had several very positive email responses back AND he got 3 phone calls, one of which resulted in breakfast this morning! Just wait till he goes through the 2n7 next week!
- During our coaching call today, John reported 5 loans that he's in the midst of and can attribute each of them to the 7+ ESSENTIALS!
- After launching her 7+ ESSENTIALS and having her first FDMD go out, a few days ago, Lynne got over 20 responses, including one from a past client who referred Lynne to his mother who is thinking about selling her home.
- As a result of his 7+ ESSENTIALS and 2N7, Bill got a call back from a past client who will be selling and buying. Bill took the listing last night at \$550k, and, once sold, they will be upgrading and looking at houses in the million-dollar range.
- Tim launched the 7+ ESSENTIALS last week with the 7+E Launch email. After doing so, he heard back from 6 people, all positive responses including a Past Client who responded, "I think this message was my Dad (who had passed away) telling me to call you," and so he did. Tim then listed his house that Saturday and it was "sold" Sunday, yes, in one day, at full price.
- During our coaching call today, John said he wanted to "give credit where credit is due," and reported that at 10 months into his membership his business has really grown. He said that now, a bad month for him is 1-2 loans, when prior, a bad month was 0 loans. He's grown his 7+ ESSENTIALS to 730 recipients (he started with about 500). He's using the Magic Words as "part of the way he talks" He's putting boundaries in place and being proactive vs. reactive.



LAUNCHING YOUR 7+ ESSENTIALS

How do we begin the process of launching the 7+E system in your business? To help us understand the technical side of this, I've asked Sarah, our Launcher, to join me in answering the Top 5 questions that people must get answered to have successful launch...

The Most Frequently Asked Questions

1. I use Top Producer or another CRM, how do I get started?

To send the 7+ ESSENTIALS, your contacts need to be in the By Referral Only CRM, myClients. Our tech team is well trained on moving contacts from other CRMs to myClients, just schedule an appointment! They will screen share with you and move the contacts to myClients for you before we mail it out.

2. How will I know when something will be sent out for me?

One week before the upcoming automatic email we send you the sample to review and a reminder of your mail date. Before each postcard mailing, we send you a digital proof and it must be approved.

3. How often will my contacts hear from me?

- 2 emails - Monthly
- 1 postcard - Monthly
- 1 B2B email – Monthly (for the b2b group you identify)
- 1 birthday email – Annual

4. Who should the 7+ ESSENTIALS be sent to?

Anyone who already knows/likes/trusts you. Of course, you will want to send the 7+ ESSENTIALS to past clients and people you've done business with, but don't forget about the other folks in your circle that are referral sources as well. The 7+ ESSENTIALS are all about building relationships, use them to cultivate all the relationships in your life, not just the work related ones. Consider including your extended family, neighbors, insurance agent, banker or the person that cuts your hair.

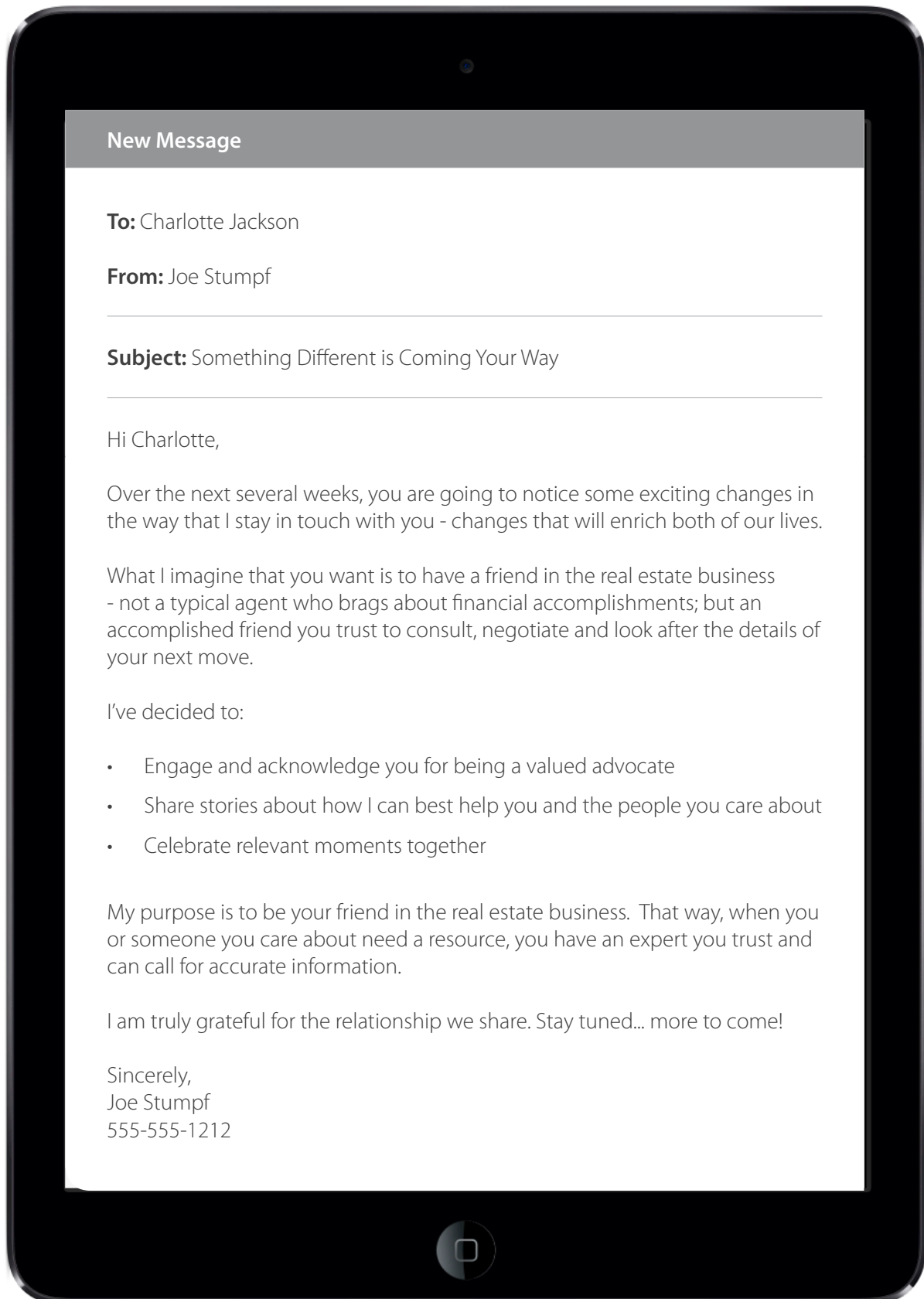
The 7+ ESSENTIALS are not designed to be sent to someone who you have not had the opportunity to introduce yourself and your way of doing business (not for new prospects/leads).

5. I'm not good at tech stuff, are the 7+ ESSENTIALS still for me?

Absolutely! Our Tech Team will walk you through the steps to get the 7+ ESSENTIALS set up and there is no maintenance after the 7+ ESSENTIALS are launched. We're here to do the techy stuff so you can focus on the most important part of your day, real estate.



Your Launch Email





Now, What to Expect from the Launch Email?

Well, the only way to find out is blast it out and let's see what happens. If past performance is any indication of future performance, you will have people who will read and respond, you'll have people open and not respond, and people who don't open.

After you send the email, wait 48 hours, and then follow-up with a second identical email to everyone who did not open it.

When a person responds by email in a positive way, immediately acknowledge them with a text or email or send a note card acknowledging your gratitude and appreciation for responding.

A good response is....

Thank you... please keep an eye open for our new monthly contest called Fun Day Monday - you can win a \$25 gift card to Amazon every month when you play."



LAW OF FAMILIARITY



Now, as we move into the next module of the lesson, I want you to become familiar with the **Law of Familiarity**.

What makes marketing work is when we invoke the **Law of Familiarity**.

Marketing is the process of getting your message in front of qualified people multiple times ... The Law of Familiarity shows us that the first step in securing a new customer and repeat and referral, is that you must be familiar to them. The more familiar you are, the more likely they will give you a chance to do business with them... because Familiarity means safe.

It is better to work on one of the 7+ ESSENTIALS at a time and invest 100% of your focus into it than it is to attempt to put 15% of your energy and focus into all 7+E at the same time.

My suggested sequence of importance and impact is...

- Get your data into MyClients
- The Launch Email
- The Most Important Day of the Year
- Referral Reminder Postcard
- Fun Day Monday
- Newsletter
- Facebook From the Heart
- Letter from the Heart
- Dates Close to the Heart
- Business to Business Referral System

THE MOST SPECIAL DAY OF THE YEAR

The most important date in everyone's life is their birthday...if that is true, let's make this our number one priority in the 7+ ESSENTIALS.

How Do You Do That?

You need their birthdate, and you need to have it in myClients for the 7+ ESSENTIALS Program to work for you. So, let's make it a goal that within the next 90 days, you have at least 75% of the top 150 people with dates in myClients.

How Do You Do That And Have Fun Doing It?

Here is a proven sequence that I helped Scott Asbell of Rock Mortgage Design to accomplish getting all his birthdates in 90 days.

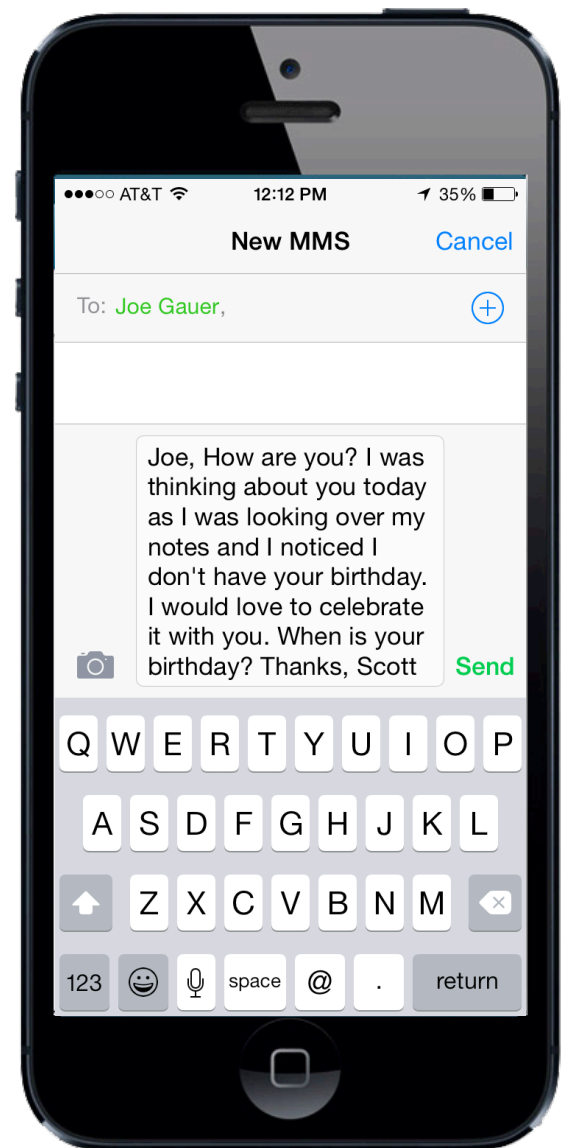
You can copy it or use portions of it to accomplish your goals.

First, identify all the people in your database that you don't have their birthdays, but you do have cell phone numbers. One of the fastest ways to get the most birthdates is with a simple text messages.

Now, you will need to text each individual the message to the right.

That's All...

You can take 30 to 60 minutes and cut and paste this message and text it to 30 to 60 people. So, to do all 150 people, it may take you 2.5 to 3 hours if your names are in myClients and you text from our system.



For Each Person Who Responds With Their B-Day, Send This Follow Up Text...

Joe, thanks! October 12 - The Most Important Day of the Year!

If they don't respond to the text message, or you don't have their cell number, or they just are not text people... the next strategy is to call them on the phone and use the same simple script we used in the text message.

"Joe, how are you? I was thinking about you today as I was looking over my notes, and I noticed I don't have your birthday, I would love to celebrate it with you, when is your birthday?"

When they give it you, you say:

"October 12th - The Most Important Day of the Year! I look forward to celebrating it with you."

If they don't pick up the call, use the script, then add:

Would you please text me your birthdate, or email me at joe@mail.com? Or, if I don't hear back from you in the next couple days, I'll call again.

Now, for everyone who give you their Birthday, follow up with a handwritten note thanking them for giving it to you.

I would also suggest that you reward them for giving you what you asked for. Maybe a lottery ticket, or a \$5 card to Starbucks or whatever your budget will allow, but to invest \$1 to \$5 for that piece of information is a great investment and it's also training the people to realize that you value their attention and time.

Your Card Could Read:

*Joe,
Although it's not your birthday, I do want to thank you for sharing "The Most Important Day of the Year," Oct 12. Here is a little gift of appreciation.
Enjoy,
Scott*

That's it - please don't ask for a referral or plant a referral seed. Keep your intention clean and focused only on the task.

Now, if you don't get it on the phone, or if you're like Scott and you want to get Birthdays from 500 to 700 people, you can do something very powerful and very productive and it will cost you a little more but the return is magnificent if you have a high referability factor with the person.



Because we would love to celebrate your birthday, we've created:

"The 2016 Scott Asbell's Team Birthday Cake Celebration" and we want you to be a part of it. It's simple, it's easy, and it's a lot of fun.

We have a few gift certificates for you to redeem on your birthday at your local Cold Stone Creamery. If you've ever been Cold Stone, then you know their birthday Ice Cream Cakes are the best in the state of Utah, and now there is one waiting for you on your birthday.

Do this now! **Text Me:** 000-000-0000 with your name and birthday, and I will immediately send you your Free Ice Cream Cake Certificate for you to pick up your amazing Ice Cream Cake at Cold Stone on your birthday. It's that easy!

Place Stamp Here

Now It's Time To Turn On The E7 Birthday Program...

What we do is research the date in history and find the most interesting and fun fact, then Lori or another one of our Expert Copy Writers writes a beautiful email acknowledging your client. See the examples on the following pages.

THE MOST SPECIAL DAY OF THE YEAR

Hi Aaron,

We already know that August 27th is a very special day because it's your birthday! And there is another important reason today is one of the most special dates of the year.

On this date in 1955, the first publication of the Guinness Book of World Records hit bookstore shelves in the UK.

In less than four months, Guinness had become a UK bestseller. One year later, a US edition was published under the title The Guinness Book of Superlatives. By 1964, over 1 million books had sold across all editions and languages, including English, French and German. Over the next few decades, even more international editions were printed for countries like Sweden, South Africa, China, Russia, New Zealand and Italy.

Today, the book is better known as Guinness World Records and is considered an international authority on cataloguing and verifying a vast number of world records. It has spawned an extensive franchise that includes a Hollywood museum, several television series around the world, a viral YouTube channel, a videogame, and an annual GWR Day. And this year, the book is celebrating the 60th anniversary of its first publication!

As you celebrate your birthday, remember that small things can quickly grow and flourish into something great. May the year ahead be record breaking!

Happy Birthday, Aaron!



THE MOST SPECIAL DAY OF THE YEAR

Hi Dan,

We already know that February 27th is a very special day because it's your birthday! And there is another important reason today is one of the most special dates of the year.

On this date in 1964, the Italian government made a public plea for suggestions on how to stop the Tower of Pisa from tilting. At that point, the top of the tower overhung the bottom by 17 feet, and the government feared it would eventually collapse.

The tower rests on the site of an ancient river estuary, which caused a high concentration of water and sand in the ground. At 180-feet tall, this looming structure was too heavy for the soft ground and slowly sunk for over 700 years.

The tower dilemma plagued Italian society soon after its first three stories were erected in 1173. Construction halted for 95 years before the next four stories went up, and the increasing tilt delayed the construction of the final story until 1360. In both instances, the builders altered the measurements of the new stories to compensate for the tower's leaning silhouette.

For centuries, attempts to fix the problem only worsened the tilt. Measurements showed that the tower sunk more every year, so the government closed the building to the public in 1990. In 1999, engineers found the winning solution. They slowly extracted one to two gallons of softened soil each day to offset the sinkage.

By December 2001, the overhang was reduced to 1.5 feet, and the tower was reopened. Engineers believe this process will help the Leaning Tower of Pisa stand tall for at least another 300 years.

As you celebrate your birthday, remember you share your day with special efforts to preserve a famous historical landmark that is cherished by many. May the year ahead be filled with fresh perspectives and chances to prevail over obstacles that get you off-kilter.

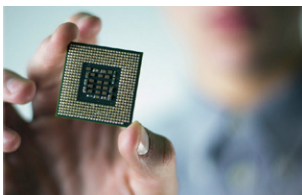
Happy Birthday, Dan!



THE MOST SPECIAL DAY OF THE YEAR

Hi Lori,

We already know that July 18th is a very special day because it's your birthday! And there is another important reason today is one of the most special dates of the year.



On this date in 1968, physicist Robert Noyce and chemist Gordon Moore founded Intel in Mountain View, California, after breaking away from Shockley Semiconductor and Fairchild Semiconductor.

Noyce and Moore started as employees of William Shockley, who believed silicon would become the leading material for producing transistors. Dissatisfied with his job at Bell Laboratories, Shockley recruited talented engineering and science graduates to start Shockley Semiconductor, the first tech company in what is now known as "Silicon Valley." Much like Shockley's departure from Bell Labs, Noyce and Moore abandoned their employer for Fairchild Semiconductor when Shockley proved to be a poor manager.

At Fairchild in 1959, the team developed the first silicon integrated circuit, and in 1965, Moore wrote a ground-breaking research study, known as Moore's Law, projecting the progress rate of transistor technology. By 1967, Noyce and Moore were again unhappy with their employers for diverting the high profits of the semiconductor division to risky, low-profit ventures. The divided overseer board also repeatedly passed up Noyce as the next CEO, prompting the skilled team to found their own company.

With \$500,000 of their own capital and \$2.5 million in investor funds, Noyce and Moore founded Integrated Electronics, or Intel. The company revolutionized random-access memory and read-only memory and successfully brought the first microprocessors to commercial markets in the 1971, driving the growth of the personal computer industry.

As you celebrate your birthday, remember that you share your special day with a company that helped computers evolve. May the year ahead be filled with your own innovations and discoveries that enhance your life.

Happy Birthday Lori!

THE MOST SPECIAL DAY OF THE YEAR

Hi Jan,

We already know September 1st is a very special day because it's your birthday! And there's another reason today is one of the most important dates of the year.



On this day in 1980, a young Canadian runner named Terry Fox ended his "Marathon of Hope" near Thunder Bay, Ontario.

What makes this event so extraordinary? A few years prior, Fox had been diagnosed with cancer and subsequently had his right leg amputated. In the face of such unfortunate circumstances, most distance runners would surely have given up to pursue a new hobby. Undeterred, Fox set out on his most ambitious run yet – a cross-Canada trek to raise money and awareness for cancer research.

Beginning in Newfoundland, Fox ran the equivalent of a full marathon each day on an artificial leg. Yes, you read that correctly. As word of his improbable journey spread, Fox soon had the support and admiration of his entire country. After 143 days and his health failing, Terry Fox ended his Marathon of Hope, but the effects of his remarkable undertaking were only just beginning to take shape. Terry Fox's simple act of perseverance spawned a legacy that has gone on to raise hundreds of millions of dollars for cancer research and inspire millions of people along the way.

Next time we're tempted to use the word "can't" with respect to our goals, it's worth remembering others who have done far more with far less. With a slight shift in perspective, our most obvious "weakness" becomes our greatest strength, often impacting the world in ways we cannot fully understand at the time. And in overcoming our challenges, we set an example for others, inspiring them to do the same.

Today is a very special day indeed. As well as a very Happy Birthday, I'd like to wish you a coming year full of courage, boldness, and growth that inspires those around you. Today, at this very moment, you have everything you need to embark on your own "Marathon of Hope". You only need to get going and watch as the world cheers you on!

Happy Birthday, Jan!

THE MOST SPECIAL DAY OF THE YEAR

Hi Teresa,

We already know that October 13th is a very special day because it's your birthday! And there is another important reason today is one of the most special dates of the year.



On this date in 1958, Paddington Bear, the classic character from English children's literature, made his debut.

Michael Bond was a British Broadcasting Corporation (BBC) cameraman who happened upon a small toy bear that was sitting all by its lonesome on a store shelf. He purchased the bear and brought it home as a gift for his wife, Brenda. They named the bear Paddington after the train station located near his home.

The toy bear inspired Bond to write the first book in what was to become a long series of Paddington Bear stories. Titled A Bear Called Paddington, it was a hardback edition published by Williams Collins and illustrated by Peggy Fortnum. It was the story of a bespectacled bear who was adopted by the Brown family and was known for always being polite and getting into accidental mischief.

Just four months later, it was named The Best Children's Novel of 1958 by Books and Bookmen, a book trade journal in the U.K. International fame grew as the first story of Paddington was published in Sweden, Denmark, Netherlands, and the United States just a few years later.

Over the next few decades, Paddington sparked a series of commercial successes, including appearances on the BBC Radio Children's Hour, his own animated television show, and two feature films.

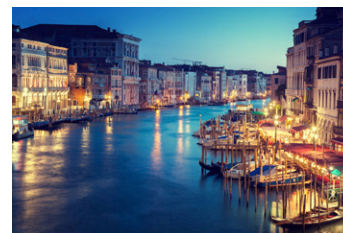
As you celebrate your birthday, remember that you share your special day with a mischievous little character that sparked the imagination of children and adults worldwide. May your year ahead be a playful chapter of your own wonderful story!

Happy Birthday, Teresa!

THE MOST SPECIAL DAY OF THE YEAR

Hi Mary,

We already know that March 25th is a very special day because it's your birthday! And there is another important reason today is one of the most special dates of the year.



As legend would have it, on this date in 421, the city of Venice was founded in Italy at twelve o'clock noon.

Situated at the northern end of the on the Adriatic Sea, Venice is the capital of the Veneto region. This unique region is spread over 118 small islands, all separated by canals and connected by bridges. Venice's name is derived from the ancient Veneti people, who began calling this beautiful place home by the 10th century. However, the city has also been referred to as "The Floating City" and "Queen of the Adriatic" for its unique geographical makeup.

During the Middle Ages and Renaissance, Venice's waterways helped the city become a very important center of commerce and artwork. The city is also famous for its important role in the history of symphonic and operatic music. Over the centuries, Venice's picturesque settings have made it a favorite destination in popular culture, with many films, novels, poems and essays being set here. Today, the city and its lagoon are listed as a World Heritage Site for its diverse architectural style.

As you celebrate your birthday, remember you share your special day with an ancient city whose beautiful architecture has drawn people for over a millennia. May the year ahead be filled with chances to build your own lasting legacy.

Happy Birthday, Mary!

THE MOST SPECIAL DAY OF THE YEAR

Hi Mario,

We already know March 15th is a very special day because it's your birthday! And there's another important reason today is one of the most special dates of the year.



That's because on this date in 1985, the very first Internet domain name was registered and the Internet revolution was underway!

Domain names began as a way to provide recognizable names to otherwise unmemorable strings of numbers. Symbolics, Inc. became the very first company to claim their space by registering symbolics.com.

For the next 10 years, anyone could register a domain name for free. In 1995, domains commanded a price, and in 2007 the most expensive domain name, VacationRentals.com, was sold for 35 million dollars.

As you celebrate your birthday today, know that your day is extra special because it marks the day that a system was put in place to help us navigate the growing Internet, and changed the way we communicate and conduct business forever.

Happy Birthday, Mario!

THE MOST SPECIAL DAY OF THE YEAR

Hi Tamara,

We already know April 19th is a very special day because it's your birthday! And there's another important reason today is one of the most special dates of the year.



The first Boston Marathon took place today in 1897!

Inspired by the marathon at the first modern Olympic Games in Athens in 1896, the Boston Marathon is the world's oldest annual marathon and ranks as one of the world's best-known road racing events. Fifteen runners started the first race in 1897, but only 10 made it to the finish line. John J. McDermott of New York was the first winner with a finish time of 2:55:10.

In 1975, the Boston Marathon became the first major marathon to include a wheelchair division competition. The race attracts an average of 30,000 participants and over 500,000 spectators each year!

Of course, running a marathon is an extremely challenging and rewarding event. The marathon distance is set to take runners beyond their comfort zone and push their bodies and minds to the limit. Physical preparation and mental discipline are critical to a marathon success!

As you celebrate your birthday today know that it's extra special because it represents the beginning of one of the longest and most prestigious running traditions. Treat the year ahead like a marathon – use your physical and mental toughness to meet and conquer any challenges that come your way, and make it a personal best!

Happy Birthday, Tamara!

REFERRAL REMINDERS™

Being Relevant In Your Communication Is No Small Task.

Being consistently relevant and read regularly is even more challenging. I've worked for 30 years to create a relevant message.


As each year goes by, I find that taking the time to think deeply about what I'm sending out to my clients and prospects is not only the most difficult thing to do, but the most important.

Today, thousands of people world-wide read my Daily Inspired Action email. My experience tells me that the reason the open rate is so high (north of 70% daily) is because my reader finds relevance each time they open.

We use direct mail as our medium to deliver the message, and it can also be optimized by reposting on Facebook.

It's a two-sided message. On one side is the "Did You Know" on top. Below that message is the "Life Lesson Story." The other is the "Referral Reminder Message" and your picture and company data along with the required postal info. We customize and mail it to the people in your database you want to influence. The great part is, we can do all this for less than \$1 each per month... a great investment in your Top 150.

Did YOU Know?




You can have up to seven different dreams every night depending on how many REM cycles you have.

We only dream during the REM period of sleep and the average person dreams one to two hours every night.

It's also been proven that the faces you see in dreams have to be faces you've seen in real life. Blind people also dream, but their dreams involve other senses besides sight.

Our brains are actually more active during sleep than when we are awake! And dreams are responsible for many of our greatest inventions...including Google!

The Bounty of Effort



The sole survivor of a shipwreck washed up on a small, uninhabited island in the middle of the ocean. Every day he scanned the horizon for help, but he never saw any ships.

Over the months he built a little hut out of driftwood to protect himself from the elements and to keep his few possessions safe. He slowly gave up hope of rescue, and spent his days hunting and scavenging for food. He always kept a small fire going to cook whatever he could find.

One day he came home to find his hut burning. A gust of wind had blown some sparks from his fire, and the whole structure was in flames, sending plumes of black smoke billowing in the air. He could do nothing to save his only home, and he collapsed on the ground in despair.

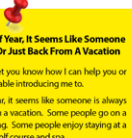
Early the next morning he woke up to the sound of a ship setting anchor off the island. Within a few minutes he was rescued.

"How did you finally find me?" the man asked his rescuers.

"We saw smoke from the fire you built," was the reply.

When things don't go your way it is easy to get discouraged. What seems like a disaster today, could be a new start tomorrow!

No Matter What Time Of Year, It Seems Like Someone Is Always Heading To Or Just Back From A Vacation




Joe, here's a quick note to let you know how I can help you or the person you feel comfortable introducing me to.

No matter what time of year, it seems like someone is always heading to or just back from a vacation. Some people go on a cruise and others go camping. Some people enjoy staying at a hotel with amenities like a golf course and spa.

And then there are people who rent a cottage or a condo for a week or two, and talk about how much they'd enjoy owning a vacation property instead of renting one.

The next time you're in a conversation with a friend, family member or neighbor and they mention that they're thinking about a vacation home - stop, take out your cell phone, look up my number and call or text me immediately. I belong to a national network of Realtors and Lenders, and I can help them find that vacation home anywhere in the country so they can stop wishing and start enjoying!

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The “Did You Know” Message

Engage people in a thought they didn't know that opens them up to insight. Curiosity is a powerful feel good endorphin release. Insight is what helps the brain grow and feel happy.

You'll notice every time that you read one of our Did You Know messages you'll feel the release of the chemical dopamine, which is “The Feel Good Chemical.” Because the message creates a new neuroconnection and expands, the secret we've discovered is to give people a message like this frequently, like I do in the DIA's. People begin to morph you to the good feeling, meaning that they associate you as the person who communicates to them in a way that makes them feel good.

Let's look at 3 different examples. As I share them with you, notice what feeling you get as you digest the message.

Did You Know?



You can have up to seven different dreams every night depending on how many REM cycles you have.

We only dream during the REM period of sleep and the average person dreams one to two hours every night.

It's also been proven that the faces you see in dreams have to be faces you've seen in real life. Blind people also dream, but their dreams involve other senses besides sight.

Our brains are actually more active during sleep than when we are awake! And dreams are responsible for many of our greatest inventions...including Google!

Did You Know?



The only rock eaten by humans is salt. The average adult human contains just over half a pound of salt. In the natural course of things, we lose salt and must take action to replenish it. The lack of salt does not trigger cravings in the body so we must maintain an adequate sodium to water ratio or we risk getting weak, suffering from headaches and becoming light-headed.

It's not known how humans first began the practice of salting food, yet salt was one of the earliest traded commodities and remained a major force in international trade for thousands of years..

Did You Know?

Without this very special day, our calendar would be off by 24 days within the span of 100 years.

It takes the earth one day to complete one spin on its axis.

The time it takes the earth to complete one trip around the sun is a year.

But these units of time don't divide evenly, resulting in our year being 365 days, 5 hours, 48 minutes and a little over 45 seconds long.

Every 4 years we take those extra hours and minutes and fit it in an extra day, on February 29th, which we call Leap Day. Every fourth year thus is Leap Year.

2016 is a Leap Year.

Ladies, if he did not pop the big question on Valentine's Day then February 29th is your day because tradition has it that a woman can propose to a man on Leap Day.





Life Lesson Stories

The Bottom portion of the card is the Life Lesson Story... the oldest form of communication is story telling.

Story telling is an art form that most people simply don't practice enough. The best stories that seem to be the most memorable are the ones that have a deeper meaning and lesson that can be applied instantly in your life.

So, each month we write a life lesson story, because we want your client to associate you with smart thought provoking stories that make you easier to remember.

Here are 3 examples:

The Bounty of Effort

The sole survivor of a shipwreck washed up on a small, uninhabited island in the middle of the ocean.

Every day he scanned the horizon for help, but he never saw any ships.

Over the months he built a little hut out of driftwood to protect himself from the elements and to keep his few possessions safe. He slowly gave up hope of rescue, and spent his days hunting and scavenging for food. He always kept a small fire going to cook whatever he could find.



One day he came home to find his hut burning. A gust of wind had blown some sparks from his fire, and the whole structure was in flames, sending plumes of black smoke billowing in the air. He could do nothing to save his only home, and he collapsed on the ground in despair.

Early the next morning he woke up to the sound of a ship setting anchor off the island. Within a few minutes he was rescued.

"How did you finally find me?" the man asked his rescuers.

"We saw smoke from the fire you built," was the reply.

When things don't go your way it is easy to get discouraged. What seems like a disaster today, could be a new start tomorrow!

It's All Relative

A farmer lived in a small house with his wife and six children. The lack of space was driving him crazy, and in desperation he sought advice from the local elder.

The elder listened sympathetically to his problem. "I can help you," he said, "but you must do exactly as I say." The farmer agreed.

"Do you own any animals?"

"Yes," the man said. "I have a cow, two goats, and some chickens."

"Good. When you get home, bring all your animals into the house with you." The farmer was puzzled, but he did as the elder advised.

The next day he returned, complaining, "Elder, the animals are all over my house! What should I do?"

"Go home and take the chickens outside," the elder said. The man went home and took the chickens away. The following day he went back to the elder's house. "The chickens are outside, but we still have two goats and a cow getting in the way."

"Take the goats back outside," the elder instructed.

The day after that, the man returned again. "The goats are out in the yard, but the cow is everywhere."

The elder nodded. "Now take your cow back to your field."

The farmer came back smiling the next day. "It's amazing! The house is quiet and we have room to spare! Thank you, elder!"



The Power of Words



A Zen master told a small group of disciples that words held the power to shape reality and influence physical health and sickness.

One of the disciples was skeptical. "Words may affect the mind," he said, "but nothing else."

The master frowned. "Only a very ignorant, foolish person would say that. Leave at once."

The disciple stared at the master, and his face turned red. His body grew tense, and his fists clenched in anger.

Then the master spoke calmly: "Observe the effect of a few words on your own body. Stay, and think of how powerfully they can affect us all."



The Referral Reminder Message

One of the secrets in communicating your By Referral Only Philosophy is to share with your clients all the different ways you can help them and the people they know. Let's take a look at 4 different examples of such a message.



No Matter What Time Of Year, It Seems Like Someone Is Always Heading To Or Just Back From A Vacation

Joe, here's a quick note to let you know how I can help you or the person you feel comfortable introducing me to.

No matter what time of year, it seems like someone is always heading to or just back from a vacation. Some people go on a cruise and others go camping. Some people enjoy staying at a hotel with amenities like a golf course and spa.

And then there are people who rent a cottage or a condo for a week or two, and talk about how much they'd enjoy owning a vacation property instead of renting one.

The next time you're in a conversation with a friend, family member or neighbor and they mention that they're thinking about a vacation home - stop, take out your cell phone, look up my number and call or text me immediately. I belong to a national network of Realtors and Lenders, and I can help them find that vacation home anywhere in the country so they can stop wishing and start enjoying!

Sara Smith , Your Friend In Real Estate
ABC Realty, 777-777-7777



Five crucial reasons to have your "Annual Home Review"

Here's a quick note to let you know how I can help you or the person you feel comfortable introducing me to.

Just like you do an annual tax return, it's equally important to do an "Annual Home Review". Your home may be your biggest investment, so it's critical to keep up-to-date on the answers to these five crucial questions:

1. What have homes near you sold for, and how does this impact you today?
2. What new tax laws give you deductions or credits on home improvements?
3. What's happening in your neighborhood that will impact the value of your home?
4. What changes have occurred in your life that will alter your goals over the next 5 years, and how to prepare now to take full advantage of them?
5. What's occurring with your current mortgage, and what new possibilities would benefit you now?

The next time you are in a conversation with a friend, family member or neighbor who is talking about their home's value, remember the future always belongs to the person who prepares. I am completely prepared to help you and the people you care about. Call or text and we'll start right away. Together we'll do everything possible to make the future better than ever!

Sara Smith, Your Friend In Real Estate
ABC Realty, 619-777-7777



Toddlers and Teenagers Move Differently

Here's a quick note to let you know how I can help you and the person you're comfortable introducing to me.

Not only is summer a time for vacation, it is also the time you'll notice friends, family and neighbors who want to move into a new home. The reason more people move in the summer is simple – school is out.

Most moves involve shifting towns or states so a change in schools is inevitable. Rather than being “the new kid in school” most families choose to move during summer break so the kids can have a fresh start and become well acclimated in the community before school starts. Moving to a new town and school is rarely easy and kids tend to experience strong emotions associated with moving.

I've put together a quick article called, *Making the Move Easy on the Kids*. It offers great advice on how to involve teenagers differently than toddlers.

The next time you notice a person who is preparing to move to a new community or has recently joined ours, call or text me and we'll both make the move easy for the whole family.

Sara Smith, Your Friend In Real Estate
ABC Realty, 619-777-7777



Getting a Home Ready to Sell

Here's a quick note to let you know how I can help you or the person you feel comfortable introducing me to.

A key factor in attracting home buyers is the cleanliness and orderliness of a home. While buyers are sympathetic toward sellers who must live in a home while selling it, most buyers can't see past the normal clutter of a lived-in home.

Buyers view dozens of homes in a row. When they walk into a home, they're instantly comparing it to sparkling clean, well-staged homes they've just seen. If a home is even slightly cluttered with toys, books, furniture and refrigerator magnets, buyers can be turned off, simply by comparison. The solution? Work with me to spot potential problem areas. I'll help you figure out where to put your energy for the highest impact. Then start packing. Move 70% of your stuff out to a storage unit, and clean, clean, clean.

If you or someone you care about wants to get advice about preparing their house to sell, please contact me at 777-777-7777 or email@johnsmithrealty.com. Ask for a copy of my report, [Five Deadly Mistakes Home Sellers Make](#).

Sara Smith, Your Friend In Real Estate
ABC Realty, 619-777-7777

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A COOL AND FUN WAY TO CONNECT

I created **Fun Day Monday** as a fun way to connect with people in an informal, light, and entertaining fashion. Over time, the more frequent communication you have with people in an easy, friendly, heart-opening fashion, the more familiar people become of you, familiarity creates comfort and safety, and comfort creates connection.

So, I would suggest you only start Fun Day Monday if you've got the long view and your intention is to enact the Law of Familiarity.

Here Is How You Set It Up And Get It Working For You...

Fun Day Monday is a contest for your clients and contacts where they can win prizes and have lots of fun.

Some of our Top Clients are getting incredible results by giving away one \$25 prize per month.

When you use our **"Fun Day Monday"** system one Monday per month, your clients and contacts will engage with you in a fun new way... and we think you will be really surprised by how many referral conversations that you can invoke when you follow through with the entire Fun Referral System.

Here Are The Steps To Playing Fun Day Monday

Flag clients with appropriate flag, "7+E – Fun Day Monday" (this is the group that is approved to receive a monthly email message on your behalf). If, at any time, you want or need to technical support, email: e7coach@byreferralonly.com.

Fun Day Monday has turned out to be one of the most responsive communications in the 7+ ESSENTIALS System, and in this short training I want to share with you a few very basic follow-up strategies.

First, when your email blast goes out to your database, you can expect the highest number of responses within the first 48 hours. So I suggest you spend a few hours of uninterrupted time on that day to respond to each person individually, by email or by phone.

First by email - send a personal message to those people you have been in contact with over the past few months. The email might say something like this:

Dear Mary,

I got your answer to this month's Fun Day Monday and you're correct it's - A - (Answer) I have entered you into the drawing - good luck.

I also wanted to mention several homes have come on the market in your neighborhood and they all seem to be priced about 10% more than what you purchased your home for - that's good news - looks like you made an excellent choice. Are you enjoying fixing up the kitchen and bedrooms like you talked about?

If I can help you in any way or if you need a referral for any services, please let me I'm here to help with any referrals you may need.

Have a great day and I hope you win - watch for the email later this week announcing the winner.

On your Team,

Joe

My Referral of the Week

During one of my recent workouts, I was doing a double under and I felt something in my heel give out. Afterward, I saw my chiropractor, John Kupper. Over the past several months, I've really come to trust John because he has worked on my shoulder and back and those two body parts have never felt better. John suggested that I get more heel support in my shoe and recommended Compression Foot Sleeve for Plantar Fasciitis. [Here is the link to amazon.](#) They really have helped me get back on my feet and move quickly again. I highly recommend both John and these socks for heel support. You can call John at 949-303-3881.



Model the Behavior You Want

Now, notice what I'm doing is modeling the behavior of referral by knowing they can count on me to refer anyone they know and always giving them a meaning referral that I've had a direct experience with. This is key because you want to plant the seed of referral in every communication and always model the behavior you ask of them.

Make Your Email Communication Timely, Relevant and Personal

This may take time and thought, but as Terry Moerler says, "there is no better use of her time then to follow-up with every person who responds."

Now, for those people who you have not talked to in the past 90 days or so, I highly suggest you call them on the phone and say something like this:

Mary - I got your entry into Fun Day Monday and your answer is correct, so I've entered you into the drawing.

How are you? How's everyone in the Family? How's everything going at work? How's was your vacation? How's everything going in fixing up the house?

I also want to share with you that, I had dinner the other night at Ed's Steakhouse and it was remarkable! If you and Ted ever want to have a great dinner, I would highly refer Ed's Steakhouse – and let him know I told you about them.

Notice What Is Happening in This Message

This is the FORD formula – ask about Family, Occupation, Recreation and Dreams. Be more interested than trying to be interesting. Always refer someone or some service to a person that you recently experienced.

Create Casual Conversations

The secret to Fun Day Monday is to create casual conversation with as many people as possible every month, because it is in casual conversation that referrals occur.

The secret to Fun Day Monday is to create casual conversation with as many people as possible every month, because it is in casual conversation that referrals occur.

When you announce the winner and do it on video, send the video to everyone in your database and not just to the people who entered. Also, use the video as a way of announcing anything you may be doing in the future.

Here are some great video examples:

Nancy Festarini

<https://www.youtube.com/watch?v=OBT-IsGbUcY>



Larry Siebert

<https://www.youtube.com/watch?v=GQveBtljV0w>



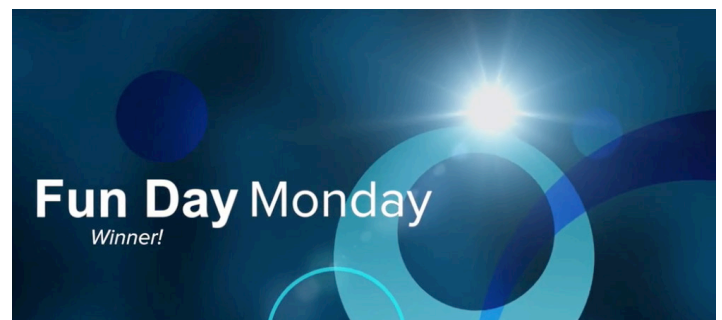
Marc Thompson

<https://www.youtube.com/watch?v=dkz0FS8Z3Q0>



Chris Knox

<http://bbemaildelivery.com/bbext/?p=email&id=c0287196-efcc-8c0d-4873-7712a1b6fbec>



After You Announce The Winner, You Can Say:

I also want to remind you that we do a First Time Home Buyer Seminar the first and last Tuesday of every month here at our office. It goes from 6:30pm to 8pm and we serve a light dinner. It's lots of fun and packed with useful advice. If you have a friend or family member who might be interested, please feel free to let them know. In the meantime, continue to look for my emails

I've got some cool things I'll be sending you.

Not getting a good response?

If you are not getting a good response from your invitation to play Fun Day Monday, that is a great reason to call people and say something like this:

Hi Mary - I just wanted to invite you to play Fun Day Monday with me each month. I send an email asking a simple question that you can reply to, then I enter your name into a drawing to win a \$25 gift card to Amazon. It's a lot of fun and I would love for you to participate.

Often people who do not respond just need a little nudge and a personal call from you to get active.

Success Story

Charlotte Volsch

Now, I trust that you will really come to profit from Fun Day Mondays, maybe like Charlotte Volsch has.

Every month since she started Fun Day Monday, the person who has won has referred her to a person who either bought or sold. Wouldn't that be cool if that was happening for you?

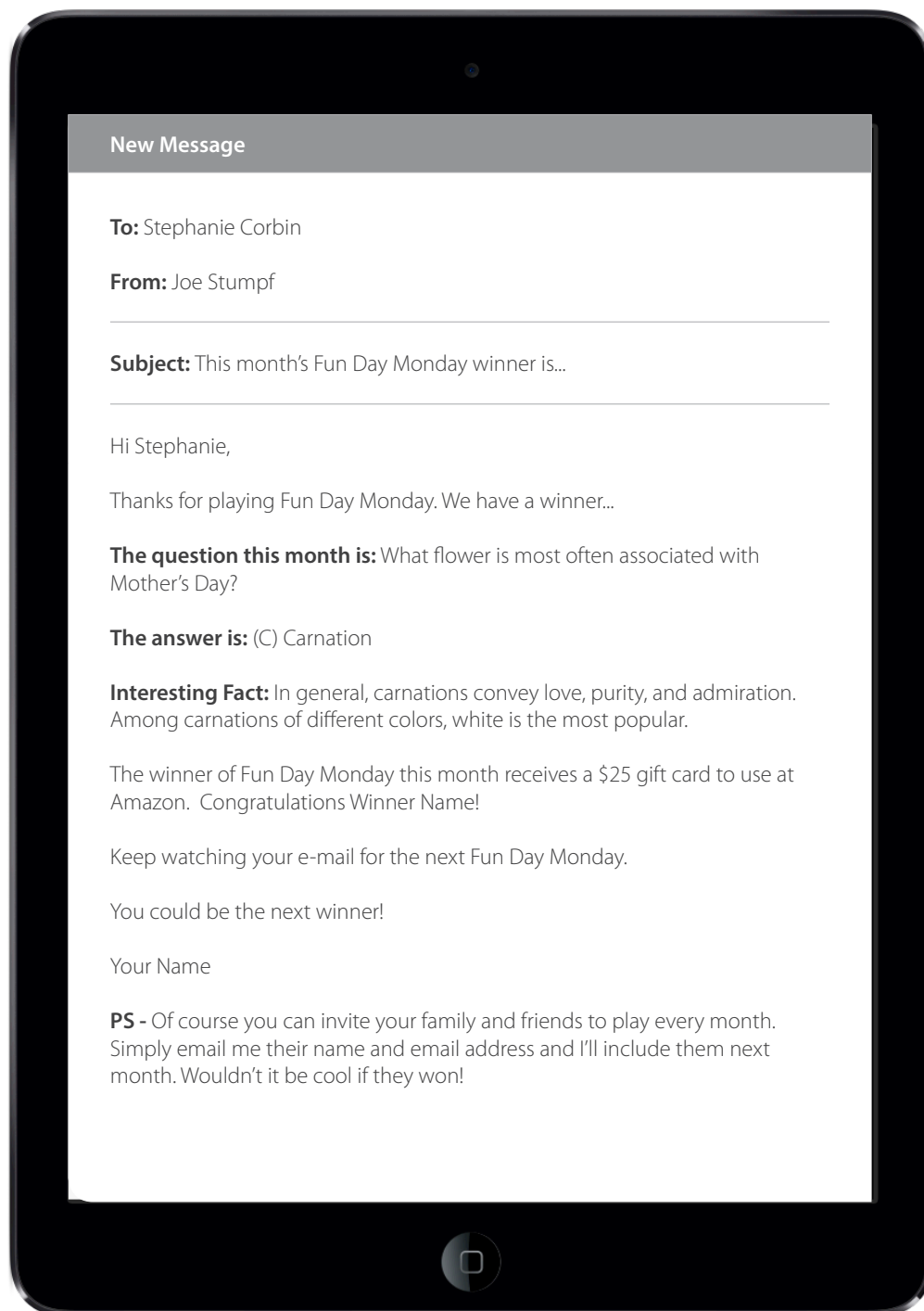
Now, the reason it works like that for her is she vigilantly follows-up with everyone who enters, and calls everyone who is not playing. That is a great lesson for us all!





Encouraging Your Clients to Share with Their Family & Friends

After you've selected the winner, send an email with the video link to everyone who you sent the invitation to play including everyone who did not play. This is part of invoking the law of familiarity.



Texting Each Person Takes a Little Time, But So Powerful

Text 1: Announcing Fun Day Monday

Tom - Happy Monday. Check your inbox and play Fun Day Monday today! –Joe

Text 2: Announcing Winner

*Tom - Here is the video announcing this months' Fun Day Monday Winner.
Insert link*

Using “By Referral Only” Landing Pages

BroVance member Bob Weston, a technical genius, made this contribution to our BroVance group.

I wanted to share a couple extra things I did to help expand the reach of **Fun Day Monday** beyond those who had received the email from MyClients.

The goal was to share it with more people via Facebook, either through those connected with my business page who I may not know personally, or those who are friends of friends.

Using the email as a starting point, I created two landing pages. The first one was designed to collect responses and the second to announce a winner.

From GoDaddy's domain control panel, I created a subdomain off my main website, <http://fundaymonday.westonteam.com>, and pointed it to the first landing page Monday to Thursday afternoon.

After announcing a winner on Thursday afternoon, I updated it to point to the second landing page. I left the form fields on the second landing page to give people who missed out an opportunity to join my mailing list and be notified of next month's Fun Day Monday.

I promoted the landing pages by taking a screen capture, attached, and posted to my business page.

I also shared the post to my personal page, along with the results announcement to the winner's Facebook page.

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Hi Lori,

Today is Fun Day Monday!

Imagine winning a \$25 gift certificate to Amazon – what would you buy or who could you give it to as a gift?



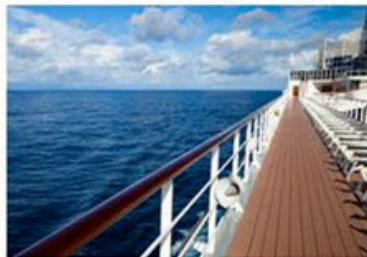
Here is how to enter the drawing:

Simply reply to this e-mail with the correct answer to the quiz question below and your name will be entered into a drawing for a free **\$25 gift certificate to Amazon**. It's that easy!

The winner will be announced later this week.

This Month's Quiz
Question:

Which popular TV show started an 11-year run in 1977, featured different weekly guest stars, and was set primarily on a cruise ship?



- A. Gilligan's Island**
- B. Titanic**
- C. Fantasy Island**
- D. The Love Boat**

Simply reply to this e-mail with the correct answer and your name will be entered into the drawing to win!

Good Luck and Have Fun!

fun day MONDAY™

Hi Lori & Cece,

Today is Fun Day Monday!

Imagine winning a \$25 gift certificate to Amazon – what would you buy or who could you give it to as a gift?



Here is how to enter the drawing:

Simply reply to this e-mail with the correct answer to the quiz question below and your name will be entered into a drawing for a free **\$25 gift certificate to Amazon**. It's that easy!

The winner will be announced later this week.

This Month's Quiz Question:

What product was featured in the first TV commercial for a toy?



- A. Cabbage Patch Kids**
- B. Mr. Potato Head**
- C. Slinky**
- D. Silly Putty**

Simply reply to this e-mail with the correct answer and your name will be entered into the drawing to win!

Good Luck and Have Fun!

When I posted the pictures to my business page, I directed users back to my subdomain to either submit their responses or join my mailing list to be notified of future Fun Day Monday promotions.

When they submit their info, they are automatically assigned the "Fun Day Monday" flag. Looking at my stats, we had a 60% open rate on the email, with nearly 30% of those submitting a response. While three people unsubscribed to future updates, I was also able to get contact information for one new person whom I hadn't connected with before and add 15 additional "likes" to my business page.

At the end of the day, I had more than twice the number of people submit responses to the **Fun Day Monday** quiz question than anyone ever had via the monthly Newsletter. I'm excited about the potential and looking forward to seeing the numbers grow.

Using Your Newsletter To Promote Fun Day Monday

You can use this template as an insert into your newsletter or as a flyer at an open house, or a door hanger in your farm area. Get creative always being inviting people to play.



Imagine Every Month Winning a \$25 Gift Certificate to Amazon

It's simple, it's fun and you have a chance to win every month. **Here's how it works:**

Every month, we email you a simple multiple choice question - the type of question you can easily google up and get the answer.

Then, you simply reply to us with the correct answer and you are entered into the drawing for Fun Day Monday to win a \$25 gift certificate to amazon.

Then, a few days after the drawing, we will notify you by email who the lucky winner is.

Come play with us. Simply send me an email and say you want to play and you're in!

Good Luck!

Joe Stumpf
joejournal@hotmail.com

Social Proof Can Inspire People To Play

This template makes a great section in your monthly newsletter. Also, it can be sent out as an email once a month to everyone who is flagged to play.



Are You Playing Fun Day Monday?

**Every month, you can win a \$25 gift certificate to
Amazon.com**

Our winners so far have been:

- Joe Jackson
- Kevin Miller
- Larry Anderson
- Susan Miller
- Karen Jones
- Ronnie Howard
- Tom Ranko
- Traci Benthere
- Paula Jumpstome

**Now it's your turn to win.
Watch your email inbox for the Fun Day Monday contest.
It's easy to play and easy to win!**



Direct Mail Client-Centered Newsletter

Does direct mail still work?

Yes. Maybe better than ever, but with your newsletter, you make one simple yet profound shift in mindset.

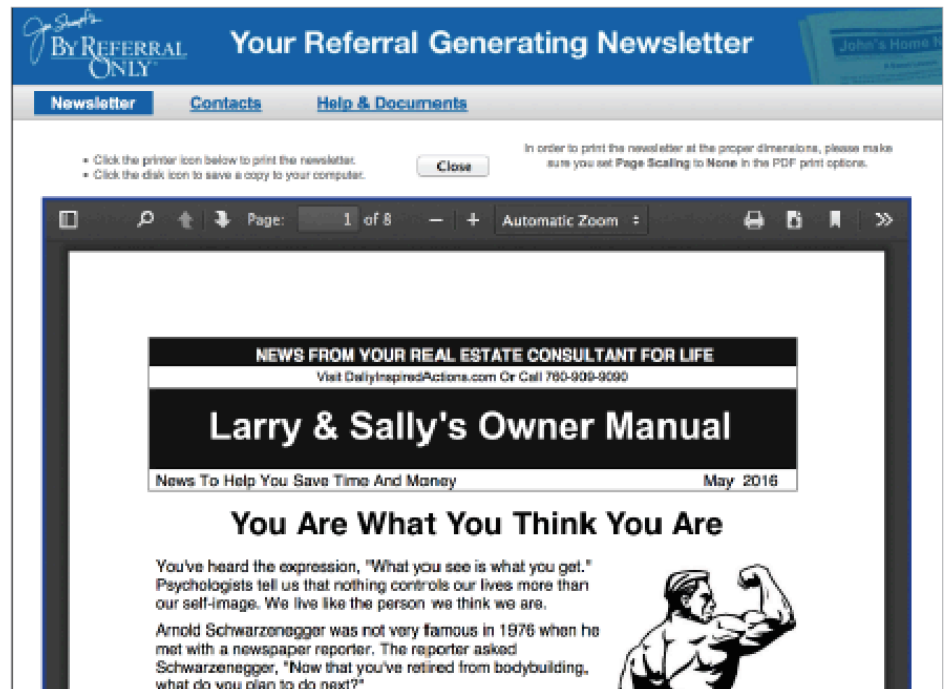
The newsletter is like your own personal monthly newspaper and is fully centered on your client not you.

Here's how you do it!

The Name of the Newsletter

One of the biggest mistakes is naming your newsletter after you or after a geographical area. So what is the best name? Look at what Jesse Ibanez does with a simple mail merge function.

Rupert Murdoch, perhaps the most successful publisher alive, generates 50% of all his profits from hundreds of small local newspapers he owns. When asked "what is the secret to the success of a local newspaper?" His answer was so simple yet so amazingly powerful: lots of pictures of people who are the readers.



Why are tabloids so successful?

They are all about people and their stories. So what can you do every month to include more local people in your newsletter?

Smith Family Realty News

News To Help You Save Time And Money

October 2016

The Fly

On a particular afternoon as I was visiting my elderly aunt, a fly landed in my tea. I must have registered a look on my face, because immediately my attentive aunt said, "What's wrong?"

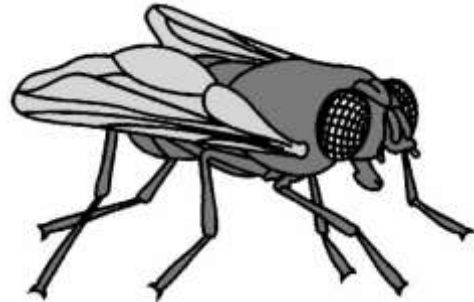
"It's nothing," I said, not wanting to make her uncomfortable. She took great pride in the cleanliness of her home, and I felt it would embarrass her. So I thought I'd just find a discreet moment to empty my tea in the kitchen.

But my aunt was not naive, and she prompted me.
"I can see that something is wrong."

"Oh, it's nothing," I said, laughing lightly to soften the situation. "Just a fly landed in my tea."

"Oh, my," she said.

"It's no problem," I assured her, putting my cup on the table.



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But she rose and peered inside. "Oh, dear," she said, shaking her head. Now I began to be embarrassed at how disturbed she was.

"I'll take care of it and be right back." She took my cup to the kitchen, and returned after several minutes. I assumed she was making a new cup, but when she came back, she was empty handed. I raised my eyebrows questioningly, wondering about the tea.

Seeing my look, she sat down and patted me reassuringly on the knee, "He'll be all right. I got him dried out and he flew away."

Halloween Humor

A tourist in Vienna is passing Vienna's Zentralfriedhof graveyard on October 31st. All of a sudden he hears music. No one is around, so he starts searching for the source. The tourist finally locates the origin from within a grave. The headstone of the grave reads: Ludwig van Beethoven, 1770-1827.



The tourist listens for a while. He recognizes symphony music, but can't identify the score. Puzzled, he leaves the graveyard to get a friend, an expert in music. When they return, they hear the music again. "I know that music!" says the friend. "It's Beethoven's Ninth Symphony, but it's being played backwards!"

They turn and run to the caretaker's house and bang on his door to wake him. They tell him what's happening and urge him to come hear it for himself.

But the caretaker pats them on the arm and says, "Oh, it's nothing to worry about. He's just decomposing!"

October Quiz Question

Q: *Why did the phlebotomist go to art school?*

September Question

Q: *What is a 10 letter English word for an item that is fast becoming obsolete and can be typed using only the letters in the top row of the keyboard?*

A: *Typewriter.*

"Clothes make a statement. Costumes tell a story." ~Mason Cooley

Google Blows \$1 Billion

In just one financial quarter this year, Google "wasted" close to a billion dollars. But they weren't spending it on new search algorithms. Instead, parent company, Alphabet, was spending it on "moonshot" ideas that may or may not pay off in the future.

The futuristic projects, include everything from seawater gas, to internet-beaming balloons, to solar-powered contact lenses. According to Astro Teller, head of Google X labs (I kid you not), "We try to steer X to be 'responsibly irresponsible' as we develop new products."

In this way, Alphabet is following in the footsteps of old-time technology companies who used to devote significant budget to new and exploratory ideas, not simply incremental ideas that would make them more money in the short term, as many companies do today.

Those efforts in the past played a role in creating some of the 20th century's most significant innovations. For instance, Bell Labs invented the transistor, the foundation of modern electronics. And Xerox pioneered the graphical user interface that allows us to navigate our computers visually, rather than typing in coded commands.

Are You Ready For A Job Loss?

Any of us could lose our jobs at any time for many different reasons. Are you prepared? Here are three pieces of advice from financial experts:

1. Have at least six months' worth of living expenses on hand. To calculate that amount for yourself, take the following steps:
 - Create a list on paper. Down the left-hand side write all your fixed monthly expenses: mortgage or rent, insurance policies, car payments, medical expenses, etc.
 - Continue to list other major spending categories such as food, utilities, entertainment, gas, etc. These are called variable expenses.
 - Next to each item, list the actual amounts you spend for fixed expenses and estimates for the variable expenses. If needed, go into your financial records—your bank account, ATM charges, cancelled checks—to get a realistic estimate for your variable expenses. Add the total expenses, then multiply by 6 to get a six-month figure for your emergency fund.
2. In addition to your emergency fund, you should also have on hand an emergency credit card with the largest credit limit you can qualify for. Apply for this card before an emergency hits, as credit card companies are less likely to give you a line of credit when you are without income. Save this card for unusual expenses that go above and beyond your six months of padding.
3. As soon as the emergency hits, stay level-headed about finances. Immediately cancel unnecessary services, such as cable TV. Consider trading in the car with a high payment. Shop for less expensive food and drink. Many people who are used to a steady middle class income can come up with an extra \$300 to \$500/month, just by watching what they spend.

**DO YOU WANT TO
WORK WITH OTHER
BUSINESSES THAT
GIVE OUTSTANDING
CUSTOMER SERVICE?**

Request a free copy of my **service directory**. All the businesses listed in it have a proven track record for providing the kind of outstanding customer service you deserve.

How Fast Can I Learn?

A martial arts student went to a teacher and declared he wanted to learn as fast as possible. He asked the teacher how long it would take. The teacher replied: "Ten years."

The student, a bit impatient and not satisfied with the answer said, "But I want to master it faster than that. I will work very hard, practice 10 or more hours a day, if necessary. How long would it then take?" The teacher replied: "Twenty years."

The student bowed and said, "Then let's go at your pace, master."

Slowing Alzheimer's

Scientists searching for causes of and cures for Alzheimer's disease may have discovered a source of protection. A Scandinavian study followed 271 people ages 65-79 for seven years. They periodically tested blood levels for a marker of vitamin B12, as well as an amino acid called homocysteine.

At the beginning of the study, none of the participants showed signs of dementia. Over the following seven years, 17 participants were diagnosed with Alzheimer's. The researchers found that study subjects who with more homocysteine had a 16% higher risk of developing the disease, while those with more of the B12 marker (which is associated with lower levels of homocysteine) had a 2% reduced risk of Alzheimer's.

The indications seem to support the use of vitamin B12 in slowing the onset of Alzheimer's. Vitamin B12 can be found in eggs, fish, poultry, and other meats, and is best consumed through a balanced diet, not vitamin supplements.

Free Reports!

- ☒ How Sellers Price Their Homes

Free Information!

- ☒ The 10 Dumbest Mistakes Smart People Make When Buying Or Selling A Home
- ☒ How To Buy A House With Little (Or No) Money Down

Free Newsletter Subscription!

See page 7

"I'm so glad I live in a world where there are Octobers." ~L. M. Montgomery

A Bridge To Success

In the 19th century, engineers doubted they'd ever be able to build a bridge across Niagara Falls. The problem: They couldn't see any way to get a line from one side of the great gorge to the other. No boat could cross the river without being pulled over the powerful falls. The other common method, shooting a line from one shore to the other with a bow and arrow, was impossible because the gap was too wide.

An engineer named Charles Ellet had an idea: He sponsored a kite-flying contest. The prize was \$5 to whoever could maneuver a kite across the gorge and lower it to a height where someone on the other side could grab the string and use it to secure a line that joined the two sides. With that line in place, he could begin building the bridge.



Great ideas connect dreams with achievement—and often do so with simple tools.

It's Never Too Late To Fix Your Heart

Adults who change their lifestyles can decrease their chances of developing heart disease later in life, according to a study conducted by the Northwestern University Feinberg School of Medicine. Researchers collected data on lifestyle habits of approximately 5,000 participants between the ages of 18 and 30, then analyzed the status of their health 20 years later.

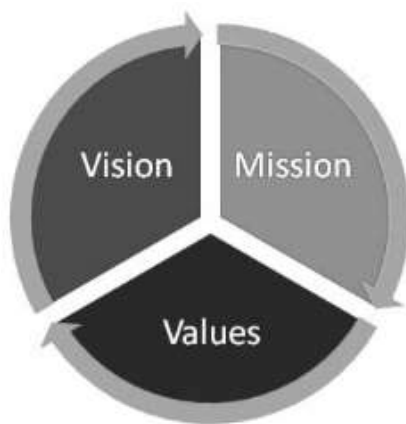
They found that 25 percent of participants who had adopted at least one healthy habit (maintaining a healthy weight, not smoking, exercise, etc.) had cut their risk of developing heart disease. The 40 percent who had dropped one or more healthy practices had increased their chances of cardiac problems.



The takeaway: Dropping unhealthy habits at any age can have a positive effect on heart health, so don't assume you can't help yourself just because you've pursued the wrong path up until now.

"Whatever the mind of man can conceive and believe, it can achieve. Thoughts are things! And powerful things at that, when mixed with definiteness of purpose, and burning desire, can be translated into riches." ~Napoleon Hill

The Job You Save May Be Your Own



Your organization may not be able to avoid business downturns, but you can cut your chances of becoming a casualty. Here's how to enhance your job security:

- **Know your organization's mission.** Understanding how you fit into your organization's goals is crucial to making your own job "mission critical." Work on tasks and projects that your organization can't survive without.
- **Be hard to replace.** Find out what skills are common in the workforce market and which ones are valued and rare. Keep your training up to date so the organization doesn't have to look elsewhere for cutting-edge talent.
- **Ramp up your performance.** Take on more projects, beat your deadlines, and increase your results. Organizations weed out poor performers when they need to cut costs, not top-level contributors.

Why Leaves Change Color

Through spring and summer, trees convert sunlight to energy that is used in transforming carbon dioxide and water to carbohydrates, like sugar and starch. Without that process we would have no maple syrup.

The chemical that makes this process possible is called chlorophyll, which has a green color. Although leaves naturally contain yellow and red pigments, too, the amount of chlorophyll is so high in the spring and summer that it blocks all the other colors. It's only when the process of energy conversion goes dormant that we see the other colors, as chlorophyll shuts down for the season. But there are other reasons for different color intensities in the fall.



Weather Affects Color Intensity

Temperature, light, and water supply have an influence on the degree and the duration of fall color. Low temperatures above freezing will favor anthocyanin formation producing bright reds in maples. However, early frost will weaken the brilliant red color. Rainy and/or overcast days tend to increase the intensity of fall colors. The best time to enjoy the autumn color would be on a clear, dry, and cool (not freezing) day.

Healthy Pets Save Money

We love our pets, but they can be expensive to care for, especially as they age. You never want to have to choose between your pet and your bank balance, so consider these simple tips for saving money while keeping Fido or Fluffy healthy and happy:

- **Groom at home.** Lots of grooming—brushing, washing, clipping claws—can be done on your own. Also learn to do the unpleasant tasks of cleaning ears and anal glands.
- **Get annual dental care.** Talk to your vet about keeping your pet's teeth clean and preventing infections. Dental problems are one of the leading causes of dog or cat health problems as they age.
- **Consider pet insurance.** Shop around for some insurance to cover medical care in the event of an emergency.

Thinking About Buying or Refinancing?

No need to wonder about rates or call a high-pressure salesperson who will make you feel obligated.

My HomeLoanFinder network searches through dozens of programs to find the best loan to meet your objectives—low rate, low down payment, or low monthly payment.

Just ask! It's all part of my free, no-obligation HomeLoanFinder Service.

Leave your information on my voicemail and I'll send all the information to you within 24 hours!

Smith Family Realty News

Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 858.555.1212 or mail it to

John Smith, Smith Family Realty, 123 Main Street, Anytown, CA 92007, or just call me at 858.676.8989

www.SmithFamilyRealty.com email: John@SmithFamilyRealty.com

Name: _____ Phone: _____

Address: _____ Email: _____

City: _____ State/Province: _____ Zip/Postal: _____ Fax: _____

Please send me the requested free information selected below via ☐ Mail ☐ Fax ☐ Email.

Free Reports

- ☐ Protect Your Home From Burglars
- ☐ Five Deadly Mistakes Home Sellers Make
- ☐ Making the Move Easy On the Kids
- ☐ How Sellers Price Their Homes
- ☐ How to Stop Wasting Money on Rent
- ☐ How to Sell Your House For the Most Money In the Shortest Possible Time
- ☐ The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

Free Information

- ☐ Send me information about your free, no-obligation HomeFinder service.
- ☐ Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:
_____, City: _____ or in
the _____ area.
- ☐ Please let me know the listing price and features of the home at the following address:
_____.
- ☐ Please let me know the selling price of the home at the following address:
_____.
- ☐ Please call me to arrange a free, no-obligation market valuation on my house.

Do you have a family member or friend who would enjoy a free subscription to Smith Family Realty News? Just provide me with their contact information, and I'll add them to my mailing list.

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Smith Family Realty News

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facebook

FROM THE
HEART™



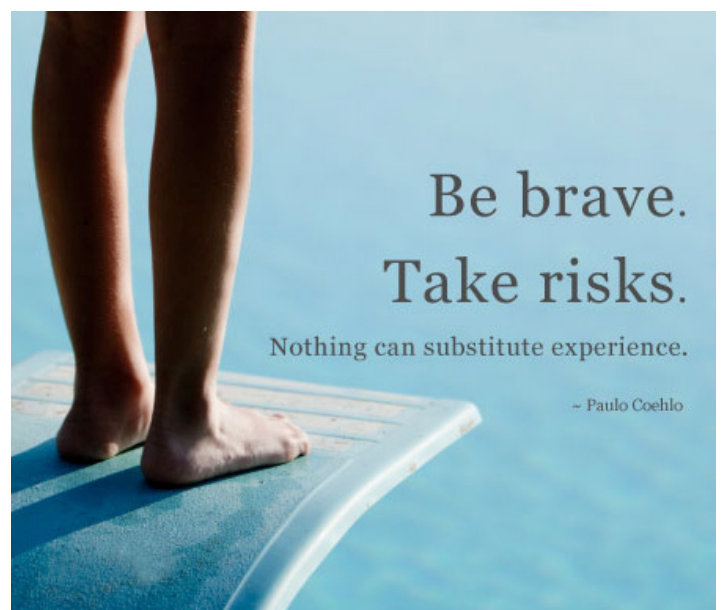
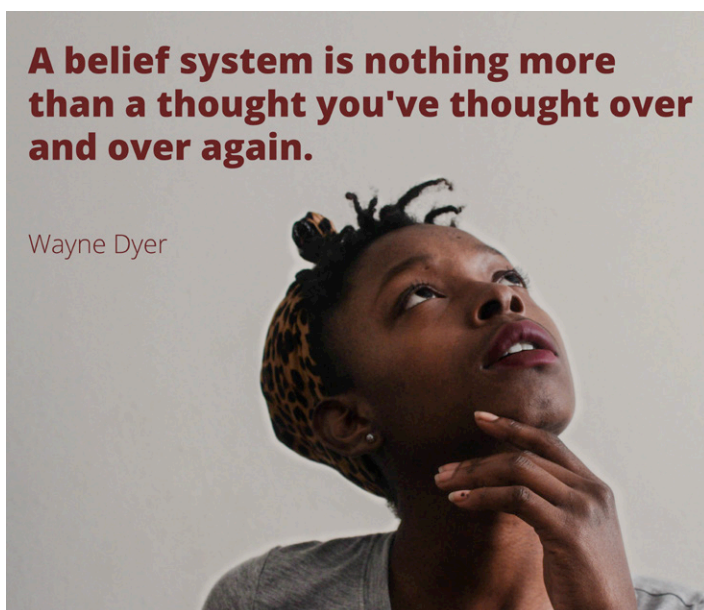
I love Facebook for many reasons, and its economic impact is playing havoc for its biggest competitor, Google. Facebook has seemed to crack the code on Google's search secret - and it looks like they have reversed the search process. When you go to Google, you type in what you're looking for; but when you go to Facebook, everything you're looking for starts to appear in your newsfeed or side bar ads.


Facebook is finding you and connecting you to it, with Google, you find it. This is a huge shift, and it's making a big dent in the search business for Google. So, I tell you this because Facebook is going to be a player for a long time to come (I have that on tape, so unless a super new disruptive technology evolves, it's only going to become a more integrated part of our lives). The secret to productivity is to limit your time on Facebook. Have a strategy and stick with it.

My strategy is to post and comment on likes and encourage shares.

So, we do the hard part, we give you amazing graphics to post every week.

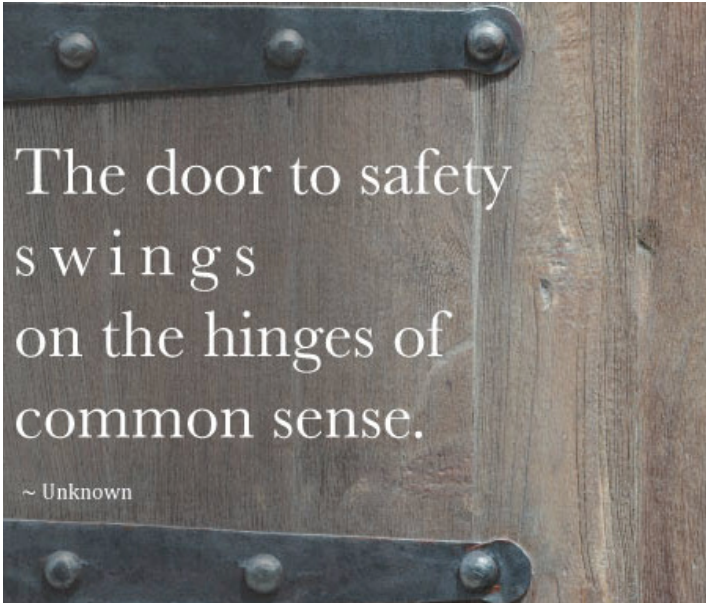
Here are some samples:





The two most important
days in your life are
the day
you are born
and the day
you find out why.

~ Mark Twain



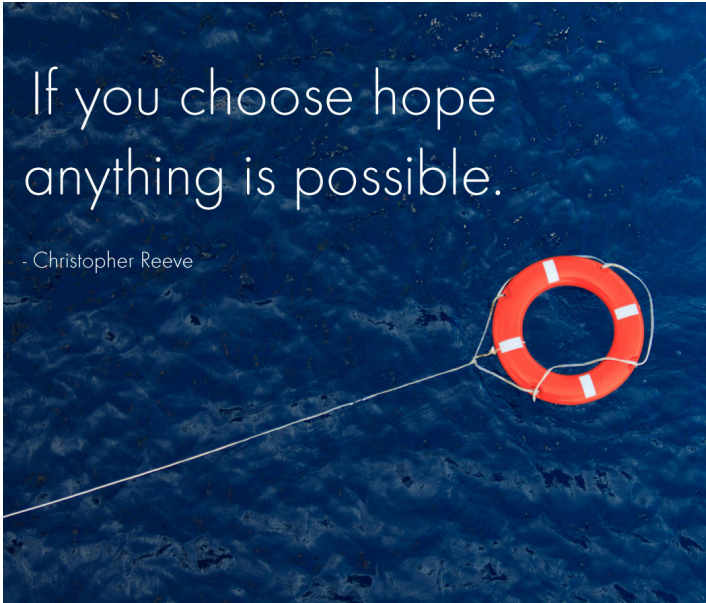
The door to safety
swings
on the hinges of
common sense.

~ Unknown



**Do
one thing
every day
that
scares you.**

~ Eleanor Roosevelt



If you choose hope
anything is possible.

~ Christopher Reeve



AN INVESTMENT IN KNOWLEDGE
PAYS THE BEST INTEREST.

~ Benjamin Franklin



**THERE ARE NO SHORTCUTS
TO ANY PLACE WORTH GOING.**

Beverly Sills

The most
powerful weapon
on earth is a soul
on fire.

- Ferdinand Foch



If you're offered a seat
on a rocket ship,
don't ask what seat!
Just get on.

- Sheryl Sandberg



"Service is
nothing but love
in work clothes."

- Author unknown



"It's not what you
look at that matters,
it's what you see."

- Henry David Thoreau

The members who are diligent about posting the amazing graphics and stories we send out to you every week report dozens of likes and multiple shares. You want the same thing to happen for you when you post the graphics and stories that we send to you. Here is how you make that happen:

1. Post every Facebook graphic and story that we send to you. We have perfected this - we spend thousands of dollars every month on our designers and copywriting team to craft the perfect message and match it to the perfect graphic. Post them. Take advantage of every post that we send you.
2. When a person likes it - always respond with a comment with their name in it. If you start to type their name in, Facebook will fill it in and it will tag them. If you want to make it more personal, you can back out their last name.

Here are some examples:

Mary Jones (or Mary) – I love that you enjoyed this!

Mary Jones (or Mary) – I knew this message would resonate with you!

Mary Jones (or Mary) – Isn't that just a great thought for the day?

Mary Jones (or Mary) – I love it when you like what I share!

What you want to do is make a habit of when people take the time to like your posts, that you acknowledge that you saw their like. And that becomes a lot of fun when you have 30, 40 or 50 people liking it. You can go over to some of my posts and see how I have responded. When people like my posts, I respond with a little message, and they write back, and I'm creating this engagement. I want you to know that Facebook is an amazing engagement tool. The graphics and the copy that we're sending you will only ignite more of it.

3. In the beginning of the post, encourage people to share it. What I like to do is simply write on the top of the post:

This is worth sharing with your friends.

It would be cool if you shared this with your friends.

This is good enough to share :)

Put a little message either at the top of your post, or at the end of the post, encouraging people to give it away. Give it away in slices and it comes back in loaves.

If a person comments, always 'like' their comment and respond to it with a question.

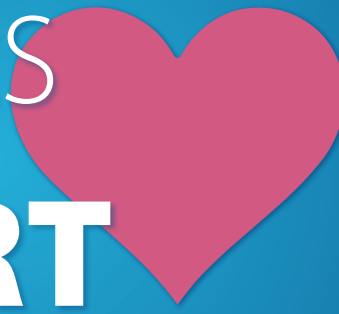
For example, if a person says, "That is really cool!" you would comment and ask them, "What is it about this that you think is cool?" Just have some fun with it. When people comment, don't let them hang; go back and say something about what they said. You want to encourage and facilitate a conversation.

Why is this key? It's simply the **Law of Familiarity** – the more communication, in whatever form, you have with people, the more familiar they become with you. And people love to do business with the people they are familiar with. People love to refer others to people they're familiar with. Facebook is the ultimate way to create a high level of familiarity with others.

Have fun with this **7+ Essential Facebook process** we created for you! It will only lead to more referrals.



LETTERS FROM THE HEART



You're Good At What You Do, And They Like Who You Are.

The magic combination is the "what you do and the who you are" formula.

The Referral Reminder is what you do, the Letter from the Heart is who you are. This is the perfect balance of communication. Today, the Letter from the Heart has evolved into the monthly Email from the Heart with a matching graphic.

Rich Soil

Many years ago a young couple with three sons bought a house in California out in the country. The previous owner, who spoke only Spanish, said something that made the couple think that gold could be found on the property. They told their sons, who began digging up the ground looking for wealth.

After a few weeks much of the ground around the house had been turned over, and the father decided to plant some seeds: corn, tomatoes, potatoes, and onions. With his sons' help, he grew so much that he went on to open a roadside stand to sell the extra produce for a little additional money.



The boys kept digging, turning over the left crop material as they went deeper and deeper, allowing the couple to plant even more crops.

This went on for several years. The vegetable stand prospered, and soon the couple had enough money to send all of their children to college.

One day the original owner came by for a visit. He'd learned English, and he asked the couple how they'd gotten started with his vegetable business. When the husband reminded him about the gold, the first owner laughed.

"I didn't say there was gold in the soil," he explained. "I said the soil was very rich."

And as things turned out, it was.

Can You Change Your Luck?

The dictionary defines “luck” as “the force, considered the result of chance, that seems to operate for good or ill in a person’s life.” But is luck really just the “result of chance,” or can we, perchance, take some steps to ensure good luck? Consider the effect of doing the following:



Pay attention to your surroundings – You won’t spot good luck unless you look for it.

Strike up conversations with strangers – You might meet the love of your life, or make an important business contact.

After you meet someone interesting – Follow up with a note or phone call.

Stay relaxed, even in a pressure situation – It will help you be more aware.

Vary your routine – Walk on the other side of the street, or try a new lunch spot.

Be aggressive about making changes you want – Still thinking about moving across the country? Just go, already!

Follow your hunches and gut feelings – Many seemingly random occurrences are actually the result of good subconscious decisions.

Treat nagging doubts as alarm bells – They’re often right, even if you can’t pinpoint the reason.

Expect good fortune – If you think something’s going to happen, you’ll be more likely to spot it when it does.

Smile – People will smile back, and suddenly you’re off to a good start.

Outlast bad luck – Often a negative turn of events creates unexpected opportunities for good results.

Practice these actions and see if luck starts finding you. Wishing you a lifetime of good luck!

Now there are several ways you can distribute this, I would suggest you use these 3 methods.

1. Let us email your Letter From the Heart directly to your myClients people that you flag.
2. Print the letter in color and insert it as a separate piece of paper in your monthly newsletter. This makes it easy for people to share with others.
3. Post it on your Facebook page each month.

This communication will create a different kind of communication with your people. It will show your softer, more “real” side. It’s a risk to be open, but I love the thought that in the presence of an open heart, another heart opens.

How to Implement

- Flag clients with appropriate flag, “7+E – Letter from the Heart”. (This is the group that is approved to receive a monthly email message on your behalf).
- Email request to your coach, or the By Referral Only support team so they can review your records, and “launch” this program.



DATES

CLOSE TO THE

HEART



There are certain times of the year that change the spirit of whole communities. Thanksgiving, New Year, Valentine's Day, the First Day of Summer or the First Day Back to School are days on the calendar and times of the year when our shared experiences reflect our shared values.

Experience shows that when you take time to celebrate shared values, it is like hitting the reset button on relationships, allowing you to reconnect with people at the best times of the year.

That is why the team at By Referral Only creates a very special email message that we send out to your people to help you acknowledge these days.

The three best ways to use this message!

1. We send the email directly to your people.
2. You print a copy of the message and insert it in your monthly newsletter
3. You post it on your Facebook wall.

How it works

Flag clients with appropriate flag, "7+E " Dates Close 2 Heart". (This is the group that is approved to receive a quarterly email message on your behalf).

Email request to your coach, or the By Referral Only support team so they can review your records, and "launch" this program.

One More Day



If you could spend one more day with a loved one already departed, how would you spend it? What would you do? Mitch Albom became fascinated by this question while writing the book, *For One More Day*.

Albom found time and again that people wanted to spend an ordinary day doing ordinary things with the people they had loved. Almost everyone wanted to tell this special person, "I love you" one more time. Many said they wanted to do the habitual things they always did with the person, such as head to the movies, or eat in a favorite restaurant, or just sit around and talk about old times.

Albom learned what we yearn for is not something exotic or faraway – it's connection. And realizing this, a "normal" day is something we should all treasure.

This year on February 29th you will be granted One More Day. I can't grant you time with someone who is already gone, but I can remind you do something ordinarily wonderful with someone you love today!

Valentine's Day



Jim was waiting for a friend at the airport and he struck up a conversation with the businessman standing next to him. As they chatted, the businessman's wife and children ran up to the luggage carousel. The children hugged him repeatedly, and his wife gave the businessman a long, passionate kiss. The businessman introduced Jim to his wife and Jim asked how long they'd been married.

"Twenty-five years", the wife said happily.

"And how long were you gone for?" asked Jim, expecting the answer to be weeks or maybe months.

"Two days", the businessman said.

"Just two days?" Jim was incredulous. "I hope after 25 years of marriage my family still misses me that much after just 48 hours."

The man gave Jim a smile. "Don't hope for it – do it."

Happy Valentine's Day. I love being here for you.



An old man was very ill and requested to see his children. He had four sons who were always fighting with each other. The old man gave them a bundle of sticks and asked, "Can you break these sticks?"

The first son tried to break the bundle, but nothing happened. After several attempts, he finally gave up.

Then the second son tried his luck. He thought it would be an easy task and picked up the sticks willingly. He tried his best to break the sticks, but nothing happened.

Then the third son tried to break the bundle of sticks, but he couldn't do anything either.

Meanwhile, the youngest son jeered at his brothers and thought they were very incompetent. He thought he was very clever and took one stick at a time and easily broke all of them.

The old father smiled at his sons and said, "Children, do you understand what happened? It is always easy to break the sticks one by one. But when they are bundled together, none of you could break them. In the same way, you four brothers should always be together. No one will be able to hurt you then."

The four brothers realized what their father was trying to teach them and forgot all their differences and embraced each other.

So on this special day on which we celebrate coming together as a nation for the first time, let us remember that unity is strength.

BUSINESS TO BUSINESS



Why I developed the Business to Business Referral Training Program

First, what is it? Every month, I send a 9-13 minute training video to your business partners that you have flagged in your MyClients system. The videos are titled Referral Moments and they are scripts and dialogues that any business owner can use to bring more awareness to the process of generating new referral business. They are good - really good as a matter of fact!

But why would I do this? Why would I invest the 10-12 hours of time to write, edit, film and add professional graphics, then deliver these to your partners – as a gift from you? Why do I do that?

Well, first, I believe that the greatest gift we can give to the world is our expanded insight and awareness, and that this can improve other people's lives. I believe that when you know something that others will benefit from; you want to give it to them to make them better. I believe that the way you contribute to the world is by sharing freely what you have learned so that others can learn along with you. I believe that many small business owners never get exposed to the quality of training that you have been exposed to through By Referral Only. And, I believe that you have the type of mindset that when you give to others, you simply feel better about yourself.

So based on my core beliefs, I invite you to become the type of person who gives the gift of knowledge to people who need it and want it.

I am talking about people like your dentist, your chiropractor, people you know who operate restaurants, people who are in the finance industry, the insurance business, massage therapists, attorneys – you can literally pick up the yellow pages and find thousands of small businesses who need to know what you know.

So if you believe, like I do, that when you help someone grow their business, in return they will help you grow your business. If you believe that the more you give people, the more they want to give back to you, and if you are a true giver, then the Business to Business Referral System, inside the 7+ ESSENTIALS system, is the next best thing you can add to your process of connecting with people in a meaningful way.

So how do you go about it?

It's simple. First, start by making a list of all the people who are already clients and friends of yours that own small business – that like you and trust you. The people who own small business whom have already bought or sold or borrowed with you are the people you want to help first.

So make a list of their names and business names, and of course their email address. Do your work on this because our research shows that each of these people have the power to refer two or more people a year to you. And their referrals are 10%-20% higher price point, meaning business people refer clients who pay more to buy a home, sell more expensive homes, and do larger loans. And they have a 50% greater likelihood of referring multiple people to you.

All it takes is 12 businesses that need and want more referral business for you to get 24 more transactions a year. Imagine that! So start with the people you know best, then make a list of all the businesses that you really admire and respect most in your area. These should be businesses that you are comfortable referring. Find out who the owner is, if you don't know, by going to their website, calling them on the phone, or visiting their location. Add their name and email address to your myClients system.

Then each time you meet a business owner who you want to help improve their referral business, add them to this list.

What I'll do for you is make you look like a hero. I'll email them a referral training video every 30 days or so that will give them a simple, focused dialogue or strategy they can use in their business to get more referral business immediately.

I've included a sample of Referral Moment #3 video in this email for you so that you can see how I plant the seed for them to connect with you after they are done watching.



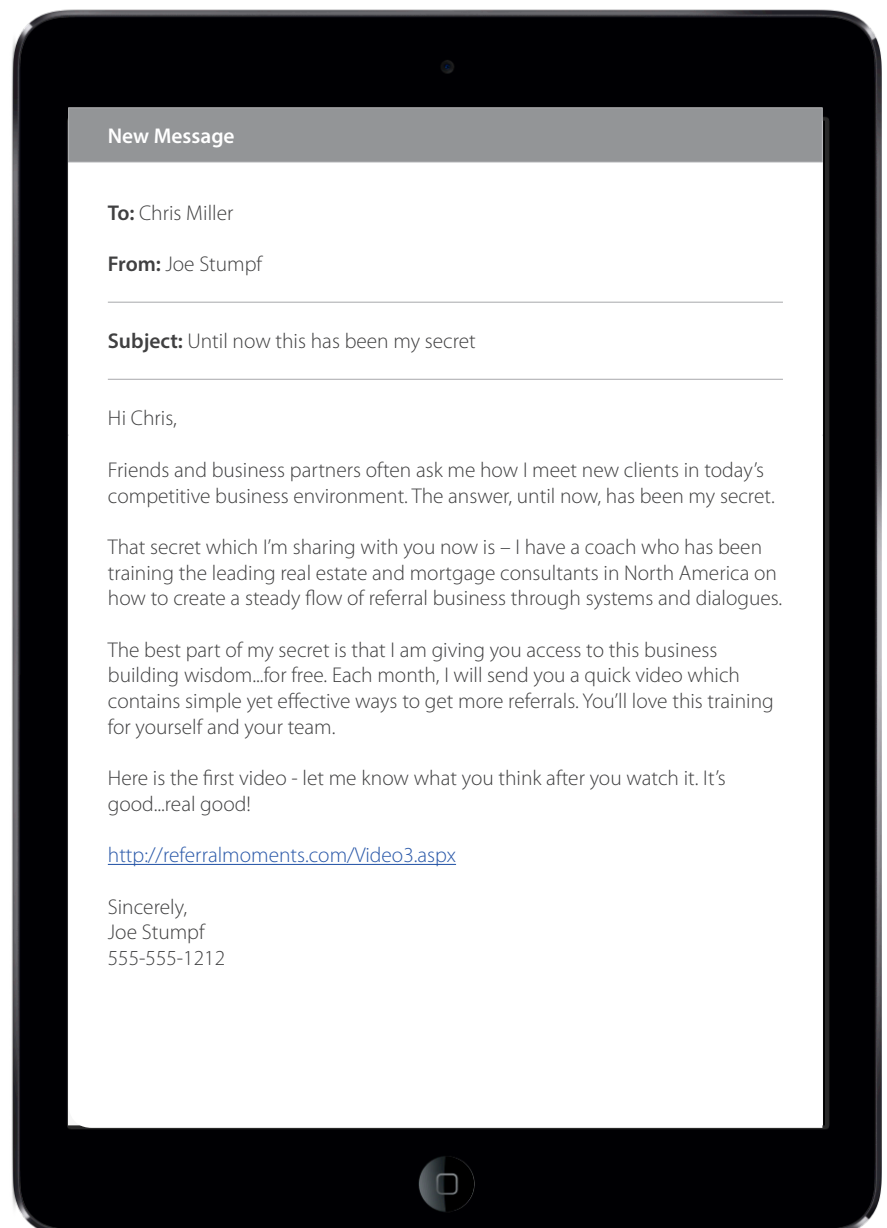
BUSINESS TO BUSINESS LAUNCH EMAIL

We have had dozens of members tell us when that when we send our training video out, they get 50 %-60% of the business owners to contact them to express their gratitude. It's in that moment you form a deeper connection and are most likely to have a great referral conversation.

So for now, I encourage you to become the giver of the gift of insight, education, and expanded awareness to all the business owners you know, like and trust.

So get going on this now, and you're welcome to call tech support at By Referral Only when you are ready to take your referral level up a notch or 2 or 3 or even 10!

I look forward to seeing you prosper by helping the business owner you know grow their business while, in return, they do the same for you!



The

7+

Essential Strategies

Course Guidebook